

Official Form 1 (4/07)

|  |                          |   |                          |   |                          |                                  |  |                          |                          |                          |                          |                 |                  |                   |                   |                    |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
|--|--------------------------|---|--------------------------|---|--------------------------|----------------------------------|--|--------------------------|--------------------------|--------------------------|--------------------------|-----------------|------------------|-------------------|-------------------|--------------------|-----------------|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>United States Bankruptcy Court</b><br><b>Northern District of Illinois</b>  |                          |   |                          |   |                          | <b>Voluntary Petition</b>        |  |                          |                          |                          |                          |                 |                  |                   |                   |                    |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Francey, John J.</b>  |                          |   |                          | Name of Joint Debtor (Spouse) (Last, First, Middle):  |                          |                                  |  |                          |                          |                          |                          |                 |                  |                   |                   |                    |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| All Other Names used by the Debtor in the last 8 years<br>(include married, maiden, and trade names):  |                          |   |                          | All Other Names used by the Joint Debtor in the last 8 years<br>(include married, maiden, and trade names):   |                          |                                  |  |                          |                          |                          |                          |                 |                  |                   |                   |                    |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all):<br><b>xxx-xx-9531</b>  |                          |   |                          | Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all):   |                          |                                  |  |                          |                          |                          |                          |                 |                  |                   |                   |                    |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| Street Address of Debtor (No. and Street, City, and State):<br><b>8919 W 97th St, Apt 1E</b><br><b>Palos Hills, IL</b>   |                          |   |                          | Street Address of Joint Debtor (No. and Street, City, and State):   |                          |                                  |  |                          |                          |                          |                          |                 |                  |                   |                   |                    |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| ZIP Code<br><b>60465</b>   |                          |   |                          | ZIP Code  |                          |                                  |  |                          |                          |                          |                          |                 |                  |                   |                   |                    |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| County of Residence or of the Principal Place of Business:<br><b>Cook</b>  |                          |   |                          | County of Residence or of the Principal Place of Business:  |                          |                                  |  |                          |                          |                          |                          |                 |                  |                   |                   |                    |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| Mailing Address of Debtor (if different from street address):  |                          |   |                          | Mailing Address of Joint Debtor (if different from street address):   |                          |                                  |  |                          |                          |                          |                          |                 |                  |                   |                   |                    |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| ZIP Code   |                          |   |                          | ZIP Code  |                          |                                  |  |                          |                          |                          |                          |                 |                  |                   |                   |                    |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| Location of Principal Assets of Business Debtor<br>(if different from street address above):   |                          |   |                          |   |                          |                                  |  |                          |                          |                          |                          |                 |                  |                   |                   |                    |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check one box)<br><br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities,<br>check this box and state type of entity below.)   |                          | <b>Nature of Business</b><br>(Check one box)<br><br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined<br>in 11 U.S.C. § 101 (51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other<br><hr/> <b>Tax-Exempt Entity</b><br>(Check box, if applicable)<br><input type="checkbox"/> Debtor is a tax-exempt organization<br>under Title 26 of the United States<br>Code (the Internal Revenue Code). |                          | <b>Chapter of Bankruptcy Code Under Which<br/>the Petition is Filed</b> (Check one box)<br><br><input checked="" type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input type="checkbox"/> Chapter 13<br><br><input type="checkbox"/> Chapter 15 Petition for Recognition<br>of a Foreign Main Proceeding<br><input type="checkbox"/> Chapter 15 Petition for Recognition<br>of a Foreign Nonmain Proceeding<br><hr/> <b>Nature of Debts</b><br>(Check one box)<br><br><input checked="" type="checkbox"/> Debts are primarily consumer debts,<br>defined in 11 U.S.C. § 101(8) as<br>"incurred by an individual primarily for<br>a personal, family, or household purpose."<br><input type="checkbox"/> Debts are primarily<br>business debts. |                          |                                  |  |                          |                          |                          |                          |                 |                  |                   |                   |                    |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| <b>Filing Fee</b> (Check one box)<br><br><input checked="" type="checkbox"/> Full Filing Fee attached<br><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must<br>attach signed application for the court's consideration certifying that the debtor<br>is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.<br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must<br>attach signed application for the court's consideration. See Official Form 3B.  |                          |   |                          | <b>Chapter 11 Debtors</b><br>Check one box:<br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br>Check if:<br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed<br>to insiders or affiliates) are less than \$2,190,000.<br><hr/> Check all applicable boxes:<br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more<br>classes of creditors, in accordance with 11 U.S.C. § 1126(b).   |                          |                                  |  |                          |                          |                          |                          |                 |                  |                   |                   |                    |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| <b>Statistical/Administrative Information</b><br><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid,<br>there will be no funds available for distribution to unsecured creditors.  |                          |   |                          |   |                          | THIS SPACE IS FOR COURT USE ONLY |  |                          |                          |                          |                          |                 |                  |                   |                   |                    |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| <b>Estimated Number of Creditors</b><br><table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">1-<br/>49</td> <td style="text-align: center;">50-<br/>99</td> <td style="text-align: center;">100-<br/>199</td> <td style="text-align: center;">200-<br/>999</td> <td style="text-align: center;">1,000-<br/>5,000</td> <td style="text-align: center;">5,001-<br/>10,000</td> <td style="text-align: center;">10,001-<br/>25,000</td> <td style="text-align: center;">25,001-<br/>50,000</td> <td style="text-align: center;">50,001-<br/>100,000</td> <td style="text-align: center;">OVER<br/>100,000</td> </tr> <tr> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table> |                          |   |                          |   |                          |                                  |  | 1-<br>49                 | 50-<br>99                | 100-<br>199              | 200-<br>999              | 1,000-<br>5,000 | 5,001-<br>10,000 | 10,001-<br>25,000 | 25,001-<br>50,000 | 50,001-<br>100,000 | OVER<br>100,000 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 1-<br>49   | 50-<br>99                | 100-<br>199   | 200-<br>999              | 1,000-<br>5,000   | 5,001-<br>10,000         |                                  |  | 10,001-<br>25,000        | 25,001-<br>50,000        | 50,001-<br>100,000       | OVER<br>100,000          |                 |                  |                   |                   |                    |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| <input checked="" type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/>  | <input type="checkbox"/> |                                  |  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |                 |                  |                   |                   |                    |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| <b>Estimated Assets</b><br><input checked="" type="checkbox"/> \$0 to \$10,000 <input type="checkbox"/> \$10,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$100 million <input type="checkbox"/> More than \$100 million   |                          |   |                          |   |                          |                                  |  |                          |                          |                          |                          |                 |                  |                   |                   |                    |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| <b>Estimated Liabilities</b><br><input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$100 million <input type="checkbox"/> More than \$100 million  |                          |   |                          |   |                          |                                  |  |                          |                          |                          |                          |                 |                  |                   |                   |                    |                 |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Francey, John J.****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

**- None -**

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ William J. Moroney****October 22, 2007**

Signature of Attorney for Debtor(s)

(Date)

**William J. Moroney****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Statement by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):  
**Francey, John J.**

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ John J. Francey  
Signature of Debtor **John J. Francey**

**X** \_\_\_\_\_  
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**October 22, 2007**  
Date

### Signature of Attorney

**X** /s/ William J. Moroney  
Signature of Attorney for Debtor(s)

**William J. Moroney 6186591**  
Printed Name of Attorney for Debtor(s)

**Feld & Korrub, LLC**  
Firm Name

**29 South LaSalle Street**  
**Suite 328**  
**Chicago, IL 60603**

Address

**312-263-2100 Fax: 312-263-9838**

Telephone Number

**October 22, 2007**  
Date

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X** \_\_\_\_\_  
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

Official Form 1, Exhibit D (10/06)

**United States Bankruptcy Court  
Northern District of Illinois**

In re John J. Francey

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

**Official Form 1, Exh. D (10/06) - Cont.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ John J. Francey  
John J. Francey

Date: October 22, 2007

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

|                           |                                 |                         |
|---------------------------|---------------------------------|-------------------------|
| <u>William J. Moroney</u> | X <u>/s/ William J. Moroney</u> | <u>October 22, 2007</u> |
| Printed Name of Attorney  | Signature of Attorney           | Date                    |
| Address:                  |                                 |                         |
| 29 South LaSalle Street   |                                 |                         |
| Suite 328                 |                                 |                         |
| Chicago, IL 60603         |                                 |                         |
| 312-263-2100              |                                 |                         |

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

|                              |                                    |                         |
|------------------------------|------------------------------------|-------------------------|
| <u>John J. Francey</u>       | X <u>/s/ John J. Francey</u>       | <u>October 22, 2007</u> |
| Printed Name(s) of Debtor(s) | Signature of Debtor                | Date                    |
| Case No. (if known) _____    | X _____                            | _____                   |
|                              | Signature of Joint Debtor (if any) | Date                    |

Academy Collection Service  
10965 Decatur Rd  
Philadelphia, PA 19154-3210

AFNI  
P.O. Box 3068  
Bloomington, IL 61702

Allegheny Power  
800 Cabin Hill Dr  
Greensburg, PA 15606-2222

American Education Services/Educaid  
P.O. Box 8183  
1200 N. 7th Street  
Harrisburg, PA 17102

Barclays Bank Delaware  
100 S. West St  
Wilmington, DE 19801

Central Credit Services, Inc.  
PO Box 15118  
Jacksonville, FL 32239

CFC Deficiency Recovery  
8813 Western Way  
Jacksonville, FL 32256

Chrysler Financial  
P.O. Box 9223  
Farmington Hills, MI 48333-9223

Davidson Tucker Oral Surgery  
Diversified Collections  
P.O. Box 200  
Greensburg, PA 15601

Debt Recovery Solutions, LLC  
900 Merchants Concourse, Ste 106  
Westbury, NY 11590-5114

Direct TV  
PO Box 78627  
Phoenix, AZ 85062



Dish Network  
P.O. Box 6633  
Englewood, CO 80112

Diversified Collections  
Hempstead Industrial Park  
P.O. Box 200  
Greensburg, PA 15601-0200

Dr. David C. Frame  
Credit Coll USA  
P.O. Box 873  
Morgantown, WV 26507

Dr. Terrance M. Wall  
C/o ICS  
P.O.Box 1010  
Tinley Park, IL 60477

Equitable Gaas Co.  
c/o NCO  
507 Prudential Rd  
Horsham, PA 19044

LVNV Funding  
P.O. Box 10497  
Greenville, SC 29603

MCI  
3000 Technology Dr # 400  
Plano, TX 75074

MCI Consumer Markets  
500 Technology Dr, Ste 820  
Weldon Spring, MO 63304

Midland Credit Management  
P.O. Box 939019  
San Diego, CA 92193-9019

Midwest Oral & Maxillofacial  
7400 College  
Palos Heights, IL 60463

Monongahela Valley Hospital  
Colonial Acceptance Co.  
312 Fallowfield Ave  
Charleroi, PA 15022

National Enterprise Systems  
29125 Solon Rd  
Solon, OH 44139-9325

NCO Financial Systems  
507 Prudential Rd  
Horsham, PA 19044

Northland Group  
P.O. Box 390846  
Edina, MN 55439

Ocwen Federal Bank  
Customer Service  
P.O.. Box 785057  
Orlando, FL 32878-5057

OSI Collection Services  
P.O. Box 550720  
Jacksonville, FL 32255-0720

Park Dansan  
P.O. Box 248  
Gastonia, NC 28053

PHEAA  
PO Box 81487  
Harrisburg, PA 17105

Radiology & Nuclear Consultants  
7808 College Dr #1SE  
Palos Heights, IL 60463

RJM Acquisitions  
575 Underhill Blvd, Ste 224  
Syosset, NY 11791-3426

Robert Merashoff  
152 Valley View  
Four Horsemen M&D  
Scenery Hill, PA 15360

Sears Credit Cards  
P.O. Box 6922  
The Lakes, NV 88901-6922

Sprint PCS  
P.O. Box 660092  
Dallas, TX 75226

Stafford Loan  
USA Group Loan Service  
PO Box 6179  
Indianapolis, IN 46206

State of California  
PO Box 942867  
Sacramento, CA 94267

Thomas J. Dunn, DDS  
6305 W. 95th Street  
Oak Lawn, IL 60453

Verizon Wireless Bankruptcy Dept  
P.O. Box 3397  
Bloomington, IL 61702

Washington Hospital  
Credit Management Co  
2121 Noblestown Rd  
Pittsburgh, PA 15205-3956

Zenta  
435 Devon Park Drive,m Bldg 300  
Wayne, PA 19087